

2010 AUG 13 PM 9:07

AFTER HOURS

DISCLOSURE CERTIFICATE

I, the undersigned, hereby attest and affirm that all debts, whether joint debts, co-signed debts, claims or lawsuits for collection of debts, whether disputed or not, have been listed on my questionnaire.

I acknowledge that my Paid Preparer rely on the information provided in this questionnaire in order to Preparer my documents, and that it is my responsibility to provide my Paid Preparer with a full, complete and accurate financial disclosure. I further agree to update my Paid Preparer with regard to any incomplete information contained herein.

I further acknowledge that in the event a creditor is omitted from any bankruptcy petition filed by my Paid Preparer as a result of an omission on this questionnaire, I will not have the protection of the Bankruptcy Court from actions by that creditor.

Date 1-29-09

Signature Stephanie Zwickers

Date 1-29-09

Signature [Signature]